

Michigan Private Passenger Non Fleet Voluntary Automobile Data Call

For the purpose of this data call, Private Passenger Non Fleet data generally includes those policies issued on automobiles owned or leased by an individual or by husband and wife resident in the same household and written through the voluntary market. This covers four-wheel vehicles including station wagons, vans, or pick-up trucks with a gross vehicle weight up to 10,000 pounds or less and not customarily used in the occupation, profession or business of the insured. It does not include vehicles rated as a private passenger fleet and miscellaneous types of personal vehicles such as motorcycles, snowmobiles, dune buggies, motor homes and the like.

First Inquiry: What was your Voluntary Private Passenger Automobile experience for the calendar/accident year of 2001 evaluated as of March 31, 2003 for Liability and No Fault (PIP) coverages, and 2001 calendar year for Physical Damage?

Second Inquiry: What was your Voluntary Private Passenger Automobile experience for the calendar/accident year of 2002 evaluated as of March 31, 2003 for Liability and No Fault (PIP) coverages, and 2002 calendar year for Physical Damage?

NOTE TO MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY (MAIPF) CARRIERS: Carriers servicing MAIPF must separately report the requested data for their MAIPF business under NAIC number 10209.

In responding to these inquiries, please follow the data call instructions below.

Data to be Reported: Written exposure, written premium, incurred losses and incurred claims are to be reported for each of these two years, separately for each company by coverage indicator within each territory code.

Due Date for Reporting: MARCH 15, 2004

Reporting Procedures: The file is to be reported in comma-delimited format containing the below fields, reported in the order shown, with commas separating each data field. Please do not put commas in your numbers because it will cause problems with the comma-delimited format:

1. Company Identifier
2. State Code
3. Evaluation Year
4. Experience Year
5. Coverage Group
6. Territory Code
7. Written Exposure

8. Written Premium
9. Incurred Losses
10. Incurred Claim Counts

Standards: All records must contain a valid code as documented in these specifications. If a numeric field is negative, please place a minus sign in the first byte of the numeric field. For example, a negative 10 would appear in the field as -10.

Description of the data fields:

1. Company Identifier: Report the 5 digit NAIC company code number.
2. State Code: Report the two digit state code for Michigan (21).
3. Evaluation Year: Report 2003 for all records.
4. Experience Year: Report the four digit experience year. For exposure and premiums, the basis is the four-digit calendar year. For liability incurred losses and claims, the basis is the four-digit accident year. For physical damage incurred losses and claims, the basis is the four-digit calendar year.

5. Coverage

Description	Codes
Bodily Injury	001
Medical Payments	003
Property Damage	004
Combined Bodily Injury and Property Damage Single/Split Limit- Single Premium	006
Package Policies (indivisible premium)	007
Uninsured Motorists Bodily Injury Coverage	017
Underinsured Motorists Bodily Injury Coverage	018
Uninsured/Underinsured Motorists Bodily Injury Coverage	019
Property Damage Liability Coverage Buy Back	024
Property Protection Insurance	025
Property Damage / Property Protection Insurance (indivisible premium)	026
Personal Injury Protection	027
Comprehensive Full Coverage	037
Comprehensive \$50 Deductible	038
Comprehensive \$100 Deductible	039
Comprehensive \$250 Deductible	040
Comprehensive All Other Deductibles	041
Collision \$100 Deductible	042
Collision \$250 Deductible	043
Collision \$500 Deductible	044
Collision \$1000 Deductible	045
Collision All Other Deductibles	046
Limited Collision All Deductibles	047
Broadened Collision \$100 Deductible	048
Broadened Collision \$250 Deductible	049
Broadened Collision \$500 Deductible	050
Broadened Collision All Other Deductibles	051
All Other Physical Damage *	052
Coverage not reported	098

***All Other Physical Damage**

Included

1. Auto Loan/Lease Coverage- Indivisible Premium
2. Auto Loan/Lease Coverage- Comprehensive
3. Auto Loan/Lease Coverage- Collision
4. Combined Comprehensive and Collision- Indivisible Premium
5. Fire Only
6. Fire and Theft
7. Fire, Theft and Miscellaneous Additional Coverages
8. Fire and Theft- Single Interest
9. Repair or Replacement Coverage- Comprehensive
10. Repair or Replacement Coverage- Collision
11. Single Interest Collision

Excluded

1. Automobile Rental Reimbursement
2. Audio, Visual, and Data Electronic Equipment including coverage for tapes, records, discs and other media
3. Comprehensive coverage for tapes, records, discs and other media used with Audio, Visual and Data Electronic Equipment permanently installed in an automobile, where coverage for equipment is rejected by the insured.
4. Extended Transportation Expense Coverage
5. Optional Limits Transportation Expense Coverage
6. Mechanical Breakdown Policies
7. Towing and Road Service (when written separately)
8. Classic Car Program

6. Territory Code: Report using the following two digit territory codes:

<u>State and County</u>	<u>Territory</u>	<u>Code</u>
MICHIGAN (Code 21)		
Alcona	Entire County	58
Alger	Entire County	25
Allegan	Entire County	63
Alpena	Entire County	58
Antrim	Entire County	58
Arenac	Entire County	59
Baraga	Entire County	25
Barry	Entire County	63
Bay	Bay City and Saginaw "City" territory comprises the entire cities of Bay City and Saginaw and all territory and places lying within the area enclosed by the outside boundaries of the following city and townships in Bay County: Bangor Essexville Frankenlust Hampton Monitor Portsmouth and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Saginaw County: Bridgeport Buena Vista Carrollton James Kochville Spaulding Saginaw Zilwaukee	19
" "	Remainder of County -That portion of Bay County not included in Bay City – Saginaw territory	24
Benzie	Entire County	58
Berrien	Benton Harbor Inner -territory comprises the entire cities of Benton Harbor and St. Joseph including St. Joseph township	70
" "	Benton Harbor Outer -territory consists of all territory and places lying within the area enclosed by the outside boundaries of the	

Berrien (cont'd)	following city, villages and townships in Berrien County: Bainbridge Colona (city and Stevensville twp) Hagar Lincoln Royalton Shoreham Sodus	71
“ “	Remainder of County	63
Branch	Entire County	61
Calhoun	Battle Creek Inner -territory comprises the entire city of Battle Creek	45
“ “	Battle Creek Outer-territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following city and townships: Battle Creek Bedford Emmett Pennfield Springfield (city)	46
“ “	Remainder of County	61
Cass	Entire County	63
Charlevoix	Entire County	58
Cheboygan	Entire County	58
Chippewa	Entire County	25
Clare	Entire County	59
Clinton	Lansing Inner -territory comprises the entire cities of Lansing and East Lansing	53
“ “	Lansing Middle- territory comprises the area bounded as follows (except the inner territory): From Dimondale Village limits east on Holt Highway to Okemos Road and north on Okemos Road, Marsh Road and Center Road to Clark Road; then west on Clark Road to Francis and south on Francis Road and Canal Road to the beginning point (including the entire villages and cities of Dimondale, Okemos and Haslett)	54
“ “	Lansing Outer- territory comprises the area bounded by the outside boundaries of the following townships (except the inner and middle territories): Alaiedon Bath Delhi	

Clinton (cont'd)	Delta DeWitt Meridian	55
“ “	Remainder of County	62
Crawford	Entire County	58
Delta	Entire County	25
Dickinson	Entire County	25
Eaton	Lansing Inner -territory comprises the entire cities of Lansing and East Lansing	53
“ “	Lansing Middle- territory comprises the area bounded as follows (except the inner territory): From Dimondale Village limits east on Holt Highway to Okemos Road and north on Okemos Road, Marsh Road and Center Road to Clark Road; then west on Clark Road to Francis and south on Francis Road and Canal Road to the beginning point (including the entire villages and cities of Dimondale, Okemos and Haslett)	54
“ “	Lansing Outer- territory comprises the area bounded by the outside boundaries of the following townships (except the inner and middle territories): Alaiedon Bath Delhi Delta DeWitt Meridian	55
“ “	Remainder of County	61
Emmet	Entire County	58

Genesee	Flint Inner- territory comprises the entire city of Flint	43
“ “	Flint Outer- territory comprises the area enclosed by the outside boundaries of the following cities, and townships in Genesee County (except for the city of Flint): Burton Flint Genesee Grand Blanc Mundy Mount Morris	44
“ “	Remainder of County	24
Gladwin	Entire County	59
Gogebic	Entire County	25
Grand Traverse	Entire County	58
Gratiot	Entire County	62
Hillsdale	Entire County	61
Houghton	Entire County	25
Huron	Entire County	24
Ingham	Lansing Inner -territory comprises the entire cities of Lansing and East Lansing	53
“ “	Lansing Middle- territory comprises the area bounded as follows (except the inner territory): From Dimondale Village limits east on Holt Highway to Okemos Road and north on Okemos Road, Marsh Road and Center Road to Clark Road; then west on Clark Road to Francis and south on Francis Road and Canal Road to the beginning point (including the entire villages and cities of Dimondale, Okemos and Haslett)	54
“ “	Lansing Outer- territory comprises the area bounded by the outside boundaries of the following townships (except the inner and middle territories): Alaiedon Bath Delhi Delta DeWitt Meridian	55
“ “	Remainder of County	62
Ionia	Entire County	61
Iosco	Entire County	59
Iron	Entire County	25
Isabella	Entire County	62

Jackson	Jackson Inner - territory comprises the entire city of Jackson	47
“ “	Jackson Outer - territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following city and townships in Jackson County: Blackman Leoni Napoleon Sandstone - (including the city of Parma) Spring Arbor Summit	48
“ “	Remainder of County	62
Kalamazoo	Kalamazoo Inner - territory comprises the entire city of Kalamazoo	49
“ “	Kalamazoo Outer -- territory comprises the area enclosed by the outside boundaries of the following cities and townships in Kalamazoo County: Alamo Cooper Cornstock Galesburg Oshtemo Parchment Pavilion Portage Richland Texas	52
“ “	Remainder of County	63
Kalkaska	Entire County	58
Kent	Grand Rapids Inner -territory comprises the entire city of Grand Rapids	41
“ “	Grand Rapids Outer - territory comprises the area enclosed by the outside boundaries of the following cities and townships in Kent County (except the city of Grand Rapids): Alpine Grand Rapids Twmsp Grandville Kentwood Paris Plainfield Walker Wyoming	42
“ “	Remainder of County	63

Keweenaw	Entire County	25
Lake	Entire County	60
Lapeer	Entire County	24
Leelanau	Entire County	58
Lenawee	Entire County	62
Livingston	Entire County	62
Luce	Entire County	25
Mackinac	Entire County	25

Macomb

Detroit "North" -territory comprises that portion of Macomb and Oakland Counties bounded as follows: Commencing at the intersection of Fourteen Mile Road and the Fraser west city limits; thence westerly along Fourteen Mile Road to its intersection with Inkster Road; thence southerly on Inkster Road to its intersection with Eight Mile Road; thence easterly along Eight Mile Road to the west city limits of East Detroit; thence northerly along the west city limits of East Detroit, Roseville and Fraser to Fourteen Mile Road; including all of the following villages and places:

Berkley
Beverly Hills
Bingham Farms
Center Line
Ferndale
Franklin
Hazel Park
Huntington Woods
Lathrup Village
Madison Heights
Oak Park
Pleasant Ridge
Royal Oak
Warren

“ “

(NOTE – Both sides of the road, except Eight Mile Road between Schaefer Highway and the East Detroit city limits which is included in the Detroit Metropolitan territory, are included in the Detroit North territory.)

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Detroit "Semi-Suburban" - territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Macomb County:

Clinton
East Detroit
Fraser
Harrison
Roseville
St. Clair Shores
Sterling Heights
Utica

Macomb (cont'd)	and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Oakland County:	
	Birmingham	
	Bloomfield (city and township Troy)	
	Clawson	
	Farmington	
	West Bloomfield	
	Wood Creek Farms	
“ “	and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Wayne County:	
	Garden City	
	Grosse Pointe	
	Grosse Pointe Farms	
	Grosse Pointe Shores	
	Grosse Pointe Park	
	Grosse Pointe Woods	
	Huron	
	Livonia	
	Romulus	
	Wayne	
	Westland	33
“ “	Remainder of County	24
Manistee	Entire County	60
Marquette	Entire County	25
Mason	Entire County	60
Mecosta	Entire County	61
Menominee	Entire County	25
Midland	Entire County	24
Missaukee	Entire County	60
Monroe	Monroe Inner - territory comprises the entire city of Monroe	68
“ “	Monroe Outer- OUTER territory comprises all territory and places lying within the areas enclosed by the outside boundaries of the following city and townships in Monroe County:	
	Erie	
	Frenchtown	
	LaSalle	
	Luna Pier (city)	
	Monroe	
	Raisinville	69
“ “	Remainder of County	24
Montcalm	Entire County	61
Montmorency	Entire County	58

Muskegon	Muskegon Inner- territory comprises the entire city of Muskegon, Muskegon Heights and North Muskegon	56
“ “	<p>Muskegon Outer- territory comprises the area bounded by the outside boundaries of the following village and townships:</p> <ul style="list-style-type: none"> Fruitport (village and twp) Laketon Muskegon (township) Norton Shores Roosevelt Park 	57
“ “	Remainder of County	63
Newaygo	Entire County	63
Oakland	<p>Detroit "North"- territory comprises that portion of Macomb and Oakland Counties bounded as follows: Commencing at the intersection of Fourteen Mile Road and the Fraser west city limits; thence westerly along Fourteen Mile Road to its intersection with Inkster Road; thence southerly on Inkster Road to its intersection with Eight Mile Road; thence easterly along Eight Mile Road to the west city limits of East Detroit; thence northerly along the west city limits of East Detroit, Roseville and Fraser to Fourteen Mile Road; including all of the following villages and places:</p> <ul style="list-style-type: none"> Berkley Beverly Hills Bingham Farms Center Line Ferndale Franklin Hazel Park Huntington Woods Lathrup Village Madison Heights Oak Park Pleasant Ridge Royal Oak Warren 	
“ “	(NOTE – Both sides of the road, except Eight Mile Road between Schaefer Highway and the East Detroit city limits which is included in the Detroit Metropolitan territory, are included in the Detroit North territory.)	32
“ “	Detroit "Semi-Suburban" -territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Macomb County:	

Oakland (con't)

Clinton
Fraser
East Detroit
Harrison
Roseville
St. Clair Shores
Sterling Heights
Utica

“ “

and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Oakland County:

Birmingham
Bloomfield (city and township Troy)
Clawson
Farmington
West Bloomfield
Wood Creek Farms

“ “

and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Wayne County:

Garden City
Grosse Pointe
Grosse Pointe Farms
Grosse Pointe Shores
Grosse Pointe Park
Grosse Pointe Woods
Huron
Livonia
Romulus
Wayne
Westland

33

“ “

Detroit "Suburban"- territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Oakland County:

Commerce
Novi
Walled Lake
White Lake
Wixom

“ “

and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Wayne County:

Canton
Northville (city and township)
Plymouth
Sumpter
Van Buren (city and township)

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Oakland (con't)	Pontiac "City"- territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Oakland County:	
	Avon	
	Pontiac (city and township)	
	Waterford	35
“ “	Remainder of County	24
Oceana	Entire County	63
Ogemaw	Entire County	59
Ontonagon	Entire County	25
Osceola	Entire County	60
Oscoda	Entire County	58
Otsego	Entire County	58
Ottawa	Entire County	63
Presque Isle	Entire County	58
Roscommon	Entire County	59
Saginaw	Bay City and Saginaw "City"- territory comprises the entire cities of Bay City and Saginaw and all territory and places lying within the area enclosed by the outside boundaries of the following city and townships in Bay County:	
	Bangor	
	Essexville	
	Frankenlust	
	Hampton	
	Monitor	
	Portsmouth	
	and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Saginaw County:	
	Bridgeport	
	Buena Vista	
	Carrollton	
	James	
	Kochville	
	Saginaw	
	Spaulding	
	Zilwaukee	19
“ “	Remainder of County	24
Saint Clair	Port Huron Inner - territory comprises the entire city of Port Huron	66
“ “	Port Huron Outer - territory consists of all territory and places lying within the area enclosed by the outside boundaries of the following city and townships in St. Clair County:	
	Clyde	
	Fort Gratiot	

Saint Clair (con't)	Kenockee Kimball Marysville (city) Port Huron Wales	67
“ “	Remainder of County	24
Saint Joseph	Entire County	63
Sanilac	Entire County	24
Schoolcraft	Entire County	25
Shiawassee	Entire County	62
Tuscola	Entire County	24
Van Buren	Entire County	63
Washtenaw	Ann Arbor Inner -territory comprises the entire cities of Ann Arbor and Ypsilanti	64
“ “	Ann Arbor Outer - OUTER territory consists of all territory and places (except the inner territory) lying within the area enclosed by the outside boundaries of the following village and townships in Washtenaw County: Dexter (village only) Lodi Northfield Pittsfield Salem Scio Superior Webster Ypsilanti	65
“ “	Remainder of County	24
Wayne	Dearborn "City" - territory comprises the entire city of Dearborn and the following cities in Wayne County: Allen Park Lincoln Park Melvindale	13
“ “	Detroit Metropolitan Inner-territory comprises that portion of the city of Detroit bounded as follows: Beginning at the extension of West Grand Boulevard with the Detroit River, north on West Grand Boulevard to Grand River Avenue, and northwest on Grand River Avenue to Livernois; then north on Livernois Avenue to McNichols Road and east on McNichols Road to Gratiot Avenue; then southwest on Gratiot Avenue to East Grand Boulevard and south on East Grand Boulevard to the Detroit River including all of the cities of Highland Park and Hamtramck	36
“ “		

Wayne (con't)

Detroit Metropolitan Middle –territory comprises that portion of the city of Detroit bounded as follows (except the inner territory): Beginning at the extension of Connor Avenue to the Detroit River, north on Connor to Warren Avenue and east on Warren to Chalmers; then north on Chalmers to Seven Mile Road and west on Seven Mile Road to Wyoming; then south on Wyoming to Joy Road and east on Joy Road to Livernois; then south on Livernois to Dragoon and south on Dragoon and its extension to the Detroit River

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“ “

Detroit Metropolitan Outer - territory comprises that portion of the city of Detroit (except the inner and middle territories) bounded as follows: Commencing at the intersection of Detroit – Grosse Pointe Park city limits with Lake St. Clair; then northerly along the western city limits of Grosse Pointe Park, Grosse Pointe, Grosse Pointe Farms and Grosse Pointe Woods to Eight Mile Road; then westerly along Eight Mile Road to its intersection with Schaefer Highway; then southerly along Schaefer Highway to its intersection with Tireman Avenue (Detroit city limits); then along city limits to Ecorse city limits; then southerly along city limits to the Detroit River; including all territory and places lying within the area enclosed by the outside boundaries of the following cities:

Ecorse
Harper Woods
River Rouge

“ “

(NOTE – Both sides of the highway and roads named are included in the Detroit Metropolitan territory)

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Detroit "Semi-Suburban"- territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Macomb County:

Clinton
East Detroit
Fraser
Harrison
Roseville
St. Clair Shores
Sterling Heights
Utica

“ “

and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Oakland

Wayne (con't)

County:

Birmingham
Bloomfield (city and township Troy)
Clawson
Farmington
West Bloomfield
Wood Creek Farms

“ “

and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Wayne

County:

Garden City
Grosse Pointe
Grosse Pointe Farms
Grosse Pointe Park
Grosse Pointe Shores
Grosse Pointe Woods
Huron
Livonia
Romulus
Wayne
Westland

33

“ “

Detroit "Suburban" -territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Oakland

County:

Commerce
Novi
Walled Lake
White Lake
Wixom

“ “

and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Wayne

County:

Canton
Northville (city and township)
Plymouth
Sumpter
Van Buren (city and township)

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“ “

Detroit West-Northern -territory comprises that portion of Wayne County except that portion in Dearborn and Detroit Metropolitan territory, which is bounded as follows: Commencing at the intersection of Eight Mile Road and Schaefer Highway then westerly along Eight Mile Road to its intersection with Inkster Road and then southerly on Inkster Road to the city of Inkster and following the westerly city limits back to Inkster Road and continuing to its intersection with Pennsylvania Road; then

Wayne (con't)	easterly along Pennsylvania Road to the Detroit River; including all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships: Dearborn Heights Inkster Redford Twp. Southgate Taylor Wyandotte	39
“ “	Detroit West-Southern –Southern territory comprises that portion of Wayne County which is bounded as follows: Commencing at the intersection of Pennsylvania Road and the Detroit River then westerly along Pennsylvania Road to its intersection with Inkster Road and then southerly on Inkster Road to its intersection with the Monroe County line; then easterly along the Monroe County line to the Detroit River; including the entire island of Grosse Ile and all territory and places lying within the area enclosed by the outside boundaries of the following cities, villages and townships: Brownstone Flat Rock Gibralter Riverview Rockwood Trenton Woodhaven (NOTE – Both sides of the highway and roads are included in the Detroit West territory.)	40
Wexford	Entire County	60
Risks Written at Out of State Rates		50

7. Written Exposure: Report the written exposure in car years to two decimal places.
8. Written Premium: Report the direct written premium amounts in whole dollars. The Personal Injury Protection (PIP) premiums reported should include the assessments charged every vehicle under the Michigan Catastrophic Claims Association (MCCA) program.
9. Incurred Losses: Report the actual incurred loss amounts in whole dollars, including allocated loss adjustment expenses for the liability coverages. Personal Injury Protection (PIP) losses should not be reduced by reimbursements from the Michigan Catastrophic Claims Association (MCCA). For No-fault (PIP) and the physical damage coverages, do not include allocated loss adjustment expenses. The Physical Damage incurred amount would represent the paid losses plus the change in outstanding reserves valued at the end of the prior calendar year to the end of the current calendar year.
10. Incurred Claim Counts: Report the actual incurred claim counts. No Fault (PIP) claim counts will only represent Medical losses, paid and outstanding, to avoid duplication of claim counts. Physical Damage incurred claim counts would represent the paid claims counts plus the change in outstanding claim counts from the prior calendar year to the current year.

If you have any questions regarding this inquiry, please contact Mr. Randy Parlor of the Product Review Unit at (517) 335-1712 or by e-mail at rparlo@michigan.gov.